

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

IN THE MATTER OF:

Alexandra Thebaud

CHAPTER 13
CASE NO. 21-42970-MAR
JUDGE MARK A RANDON

Debtor

/

TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN

Now Comes the Chapter 13 Trustee, KRISPEN S. CARROLL, and files her objections pursuant to E.D. Mich. LBR 3015-3(a) and opposes confirmation of the Chapter 13 Plan where it does not comply with Bankruptcy Code provisions, 11 U.S.C. §§ 1325, 1322, other applicable provisions of Title 11 Chapter 13 and Local Bankruptcy Rules, as follows:

1. Trustee requests that debtor clarify in any Order Confirming Plan that the escrow shortage owed to Wells Fargo will be paid directly by the debtor.
2. Trustee questions the special treatment of the University of Michigan Credit Union in Class 8 of the Chapter 13 Plan for two "Cross-Collateralized Loans" as providing preferential treatment which may unfairly discriminate against all other general unsecured creditors contrary to 11 U.S.C. §§1322(a)(3) and 1322(b)(1). Trustee notes that the debtor testified at the §341 First Meeting of Creditors that the basis for the treatment is that her mother is on the account; however, the Proofs of Claim filed by the creditor do not reflect debtor's mother as a co-signor or that the obligations are secured by her mother's account.
3. Trustee questions debtor's valuation of the real property on Schedule A and requests a recent real property tax bill with State Equalized Value statement and any other documentation upon which debtor relies, as it may affect the best interest of creditors pursuant to 11 U.S.C. § 1325(a)(4). Trustee further requests a copy of

the deed by which debtor obtained title to the real property and copies of deeds for any subsequent transfers.

4. Trustee requests two years of statements for the IRA account.
5. Trustee objects to debtor's failure to disclose her right to receive child support on Schedule B and the income on Schedule I. Trustee requests amendment of same.

Wherefore, the Chapter 13 Trustee prays this Honorable Court deny confirmation of the debtor's Chapter 13 Plan and for other and further relief as the Court deems appropriate, including dismissal.

Dated: May 24, 2021

OFFICE OF THE CHAPTER 13 TRUSTEE -DETROIT
KRISPEN S. CARROLL, CHAPTER 13 TRUSTEE

/s/ KRISPEN S. CARROLL-mcs
Krispen S. Carroll (P49817)
Margaret Conti Schmidt (P42945)
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CERTIFICATE OF MAILING

I hereby certify that on the date indicated below, I electronically filed TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

FREGO AND ASSOCIATES
23843 JOY ROAD
DEARBORN HEIGHTS, MI 48127

May 24, 2021

/s/ Shannon Horton

SHANNON HORTON

For the Office of the Chapter 13 Trustee-Detroit
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